



**STATE OF SOUTH CAROLINA
DEPARTMENT OF CONSUMER AFFAIRS**

PAWNBROKER CERTIFICATE OF AUTHORITY APPLICATION INSTRUCTIONS

S.C. Code Ann. § 40-39-10 et seq. (Supp. 2010)

www.consumer.sc.gov

803-734-4249/800-922-1594

Street Address

2221 Devine St. Ste. 200
Columbia, SC 29205-2418

Mailing Address

P.O. Box 5757
Columbia, SC 29250-5757

INSTRUCTIONS

- A. Complete the TWO PAGE APPLICATION for a Certificate of Authority to do business as a Pawnbroker. Include with the application a fee of two hundred and seventy-five dollars for each location of the pawnbroker, payable by certified or cashier's check. Additionally, a surety bond for \$5000.00 per location is required.
- B. Complete a SUPPLEMENTAL FORM A - OWNER/EMPLOYEE INFORMATION, for each employee. The term "employee" on this form means any person employed by the business in any capacity, full or part time, permanent or temporary, regardless of the nature of that employee's work or duties. "Owner" means any individual, director, member, manager or officer having any ownership interest, however slight, in the business.
- C. Complete a SUPPLEMENTAL FORM B - LOCATIONS, for each location at which your company will transact pawn business, store records, and store pledged or purchased goods. The term "Physical Address" on this form means a clear description of the site on which the business or storage facility will be located, such as: "Approx. 100 yards south of intersections of Highway 1 and Apex Lane." Your description should be sufficiently detailed to communicate to an average person how to find your location.
- D. Submit with each application a copy of your most recent FINANCIAL STATEMENT, dated not more than 120 days prior to the date of the application, certified by your signature or by an accountant licensed by this state.
- E. If you are applying as a corporation, Limited Liability Company (LLC) or Limited Partnership (LP), submit a certified copy of a CERTIFICATE OF EXISTENCE dated not more than 180 days prior to the date of the application, issued by the South Carolina Secretary of State. You must also submit a certified copy of your ARTICLES OF INCORPORATION or ORGANIZATION and a completed SUPPLEMENTAL FORM C, CORPORATE INFORMATION. Copies of articles of incorporation/organization or certificates of existence may be obtained by contacting the South Carolina Secretary of State's Office at (803)-734-2158.
- F. When the forms described in Items A through E above are completed as required, you must take them to the Law Enforcement Agency having jurisdiction over the location (s) identified on Supplemental Form(s) B. Every employee and owner must appear at the

appropriate Law Enforcement Agency to have a criminal background check completed. A fee may be required for the criminal background check. This fee is SEPARATE FROM AND NOT INCLUDED IN THE APPLICATION FEE YOU WILL PAY THE DEPARTMENT OF CONSUMER AFFAIRS. THE FEE IS THE RESPONSIBILITY OF THE APPLICANT AND DUE TO THE LAW ENFORCEMENT AGENCY AT THE TIME OF THE CRIMINAL BACKGROUND CHECK. A CRIMINAL BACKGROUND CHECK VERIFICATION FORM must be completed by law enforcement at the time of the criminal background check and submitted to the Department.

G. The Law Enforcement Officer may wish to retain a copy of the application materials for his records. When all owners and employees have completed all forms and left copies with the Law Enforcement Agency, a criminal background check will be performed on each person, upon its completion, together with any appropriate recommendations, will be forwarded to the South Carolina Department of Consumer Affairs. ALL *ORIGINAL* MATERIALS MUST BE SUBMITTED BY YOU DIRECTLY TO THE DEPARTMENT OF CONSUMER AFFAIRS.

H. On receipt of the materials described above the Administrator or his designee will review the application and attendant forms to determine whether issuance of a Certificate of Authority to that applicant would comply with the requirements and intent of the Law.

I. THE CERTIFICATE OF AUTHORITY MUST BE RENEWED ANNUALLY and EXPIRES JUNE 30 OF EACH YEAR.

Remit applications to:

**South Carolina Department of Consumer Affairs
P.O. Box 5757
Columbia, S.C. 29250-5757**